

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

TODD LYLE GRAZIER

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:17-11349 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 23, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/27/2017 and confirmed on 3/22/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|---------------------------|--------|-----------|
| Total Receipts | | 54,339.67 |
| Less Refunds to Debtor | 104.55 | |
| TOTAL AMOUNT OF PLAN FUND | | 54,235.12 |

| | | | | |
|------------------------------------|----------|--|--|----------|
| Administrative Fees | | | | |
| Filing Fee | 0.00 | | | |
| Notice Fee | 0.00 | | | |
| Attorney Fee | 5,450.00 | | | |
| Trustee Fee | 2,623.47 | | | |
| Court Ordered Automotive Insurance | 0.00 | | | |
| TOTAL ADMINISTRATIVE FEES | | | | 8,073.47 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|----------------|---------------------------|--------------|-----------|----------|------------|
| Secured | | | | | |
| | PNC BANK NA | 30,415.19 | 30,415.19 | 0.00 | 30,415.19 |
| | Acct: 0723 | | | | |
| | US DEPARTMENT OF HUD** | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 9639 | | | | |
| | PNC BANK NA | 2,652.45 | 2,652.45 | 0.00 | 2,652.45 |
| | Acct: 0723 | | | | |
| | PA DEPARTMENT OF REVENUE* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 1330 | | | | |
| | | | | | 33,067.64 |

| | | | | |
|----------|------------------------------------|----------|----------|------|
| Priority | | | | |
| | DANIEL P FOSTER ESQ** | 0.00 | 0.00 | 0.00 |
| | Acct: | | | |
| | TODD LYLE GRAZIER | 0.00 | 0.00 | 0.00 |
| | Acct: | | | |
| | TODD LYLE GRAZIER | 90.00 | 90.00 | 0.00 |
| | Acct: | | | |
| | TODD LYLE GRAZIER | 14.55 | 14.55 | 0.00 |
| | Acct: | | | |
| | FOSTER LAW OFFICES** | 0.00 | 0.00 | 0.00 |
| | Acct: | | | |
| | DANIEL P FOSTER ESQ** | 3,500.00 | 3,500.00 | 0.00 |
| | Acct: | | | |
| | FOSTER LAW OFFICES** | 1,950.00 | 1,950.00 | 0.00 |
| | Acct: XXXXXXXXXXXXXXXXXXXXXXXX4-22 | | | |
| | INTERNAL REVENUE SERVICE* | 0.00 | 0.00 | 0.00 |
| | Acct: 1330 | | | |
| | PA DEPARTMENT OF REVENUE* | 0.00 | 0.00 | 0.00 |
| | Acct: 1330 | | | |

*** N O N E ***

| | | | | |
|-----------|--------------------------------------|----------|--------|--------|
| Unsecured | | | | |
| | AMERICAN MEDICAL COLLECTION AGENCIES | 0.00 | 0.00 | 0.00 |
| | Acct: 9698 | | | |
| | MIDLAND FUNDING LLC | 1,217.85 | 427.11 | 427.11 |

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| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|--------------------------------|------------------------------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| | Acct: 0358 | | | | |
| | CAVALRY SPV I LLC - ASSIGNEE(*) | 762.09 | 267.27 | 0.00 | 267.27 |
| | Acct: 3191 | | | | |
| | CBCS | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 8436 | | | | |
| | ROEHL TRANSPORT | 5,000.00 | 1,753.55 | 0.00 | 1,753.55 |
| | Acct: 4844 | | | | |
| | TRANSWORLD SYSTEMS INC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 1531 | | | | |
| | UNITED STATES DEPARTMENT OF EDUC/ | 20,184.21 | 7,078.80 | 0.00 | 7,078.80 |
| | Acct: 1330 | | | | |
| | DIRECTV LLC BY AMERICAN INFOSOURC | 260.40 | 91.32 | 0.00 | 91.32 |
| | Acct: 9367 | | | | |
| | INTERNAL REVENUE SERVICE* | 9,911.21 | 3,475.96 | 0.00 | 3,475.96 |
| | Acct: 1330 | | | | |
| | PHELAN HALLINAN DIAMOND & JONES LL | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | KML LAW GROUP PC* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | CBL PATH++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | CVS CAREMARK | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | MEADVILLE MEDICAL CENTER | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | ROEHL TRANSPORT INC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | | | | | 13,094.01 |
| TOTAL PAID TO CREDITORS | | | | | |
| | | | | | 46,161.65 |
| TOTAL CLAIMED | | | | | |
| PRIORITY | 0.00 | | | | |
| SECURED | 33,067.64 | | | | |
| UNSECURED | 37,335.76 | | | | |

Date: 02/23/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteevdpa.com

IN RE:
TODD LYLE GRAZIER

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:17-11349 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Todd Lyle Grazier
Debtor

Case No. 17-11349-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Feb 24, 2023

Form ID: pdf900

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2023:

| Recip ID | Recipient Name and Address |
|-----------------|--|
| db | + Todd Lyle Grazier, 1206 Beagle Club Road, Cochranton, PA 16314-9436 |
| r | + Brian Kurtich, 1st Rate Realty, LLC, 745 Liberty Street, Franklin, PA 16323-1131 |
| 14760909 | + CBCS, PO Box 2724, Columbus, OH 43216-2724 |
| 14760910 | + CBL Path, 760 Westchester Avenue, Port Chester, NY 10573-1342 |
| 14760911 | + CVS Caremark, PO Box 6590, Lees Summit, MO 64064-6590 |
| 14750285 | + Lockhart, Morris & Montgomery Inc., 1401 North Central Expressway, Richardson, TX 75080-4669 |
| 14750287 | + Roehl Transport Inc, PO Box 750, Westboro, WI 54490 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------------|---|----------------------|--|
| 14750278 | + Email/Text: bankruptcy@rentacenter.com | Feb 25 2023 00:19:00 | Acceptance Now, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-6191 |
| 14760908 | + Email/Text: bkrpt@retrievalmasters.com | Feb 25 2023 00:18:00 | American Medical Collection Agency, PO Box 1235, Elmsford, NY 10523-0935 |
| 14750279 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Feb 25 2023 00:20:16 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 14750280 | + Email/Text: bankruptcy@cavps.com | Feb 25 2023 00:19:00 | Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake, Suite 400, Valhalla, NY 10595-2321 |
| 14755596 | + Email/Text: bankruptcy@cavps.com | Feb 25 2023 00:19:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 14750281 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Feb 25 2023 00:20:28 | Citicards Cbna, Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040 |
| 14780733 | Email/Text: G06041@att.com | Feb 25 2023 00:19:00 | Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008 |
| 14750283 | + Email/Text: sbse.cio.bnc.mail@irs.gov | Feb 25 2023 00:18:00 | Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346 |
| 14760912 | + Email/Text: mwetherbee@mmchs.org | Feb 25 2023 00:19:00 | Meadville Medical Center, 1034 Grove Street, Meadville, PA 16335-2945 |
| 14775387 | + Email/Text: bankruptcydpt@mcmcg.com | Feb 25 2023 00:18:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 14776715 | Email/Text: Bankruptcy.Notices@pnc.com | Feb 25 2023 00:17:00 | PNC BANK, N.A., Bankruptcy Department, 3232 NEWMARK DRIVE, MIAMISBURG OH 45342 |
| 14760913 | Email/Text: Bankruptcy.Notices@pnc.com | Feb 25 2023 00:17:00 | PNC Mortgage, Attn: Bankruptcy Dept., 3232 Newmark Drive, Miamisburg, OH 45342 |
| 14750286 | Email/Text: Bankruptcy.Notices@pnc.com | Feb 25 2023 00:17:00 | Pnc Mortgage, Po Box 8703, Dayton, OH 45401 |
| 14775126 | + Email/Text: bankruptcy@lmminc.com | Feb 25 2023 00:19:00 | Roehl Transport, c/o Lockhart, Morris & |

District/off: 0315-1

User: auto

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Date Rcvd: Feb 24, 2023

Form ID: pdf900

Total Noticed: 25

| | | | |
|----------|---|----------------------|---|
| 14760914 | + Email/Text: bankruptcydepartment@tsico.com | Feb 25 2023 00:19:00 | Montgomery, Inc., 1401 N. Central Expy, Suite 225, Richardson, TX 75080-4456 |
| 14773196 | + Email/PDF: OGCRegionIIBankruptcy@hud.gov | Feb 25 2023 00:20:24 | Transworld Systems Inc, Collection Agency, 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733 |
| 14783136 | Email/Text: Great_Lakes_EBN_Docs@nelnet.net | Feb 25 2023 00:18:00 | U.S. Department of HUD, 451 7th Street S.W., Washington, DC 20410-0001 |
| 14750288 | + Email/Text: Great_Lakes_EBN_Docs@nelnet.net | Feb 25 2023 00:18:00 | US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973 |
| | | | Us Department Of Education, Great Lakes Higher Education, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3192 |

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | PNC BANK, NATIONAL ASSOCIATION |
| cr | | PNC BANK, NATIONAL ASSOCIATION |
| 14750284 | *+ | Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027 |
| 14750282 | * | Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230 |

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2023 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com |
| Daniel P. Foster | on behalf of Debtor Todd Lyle Grazier dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com |
| Jerome B. Blank | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION jblank@pincuslaw.com |
| Maria Miksich | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmllawgroup.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |

District/off: 0315-1

User: auto

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Ronda J. Winnecour

cmeccf@chapter13trusteewdpa.com

TOTAL: 6